

Fill in this information to identify the case:

Debtor 1 Johnie Ray Jones
Debtor 2 Jennifer Jayne Jones
(Spouse, if filing)
United States Bankruptcy Court for the: Eastern District of Michigan (Flint)
Case number 16-31923

Official Form 410S1

Notice of Mortgage Payment Change

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Wells Fargo Bank, NA

Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account: 6486

Date of payment change:

Must be at least 21 days after date of this notice

06/01/2017

New total payment:

Principal, interest, and escrow, if any

\$630.69

Uniform Claim Identifier: WFCMGE1631923MIE80686486

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:
- _____

Current escrow payment: \$223.46

New escrow payment: \$224.04

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
- ☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:
- _____

Current interest rate: _____

New interest rate: _____

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:



I am the creditor.



I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



/s/ LeeAnne D. May

Date 05/07/2017

VP Loan Documentation

Print: LeeAnne D. May

Title VP Loan Documentation

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y

1000 Blue Gentian Road
Eagan, MN 55121-7700

Specific Contact Information:

P: 800-274-7025

E: NoticeOfPaymentChangeInquiries@wellsfargo.com

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Flint)

Chapter 13 No. 16-31923

Judge: Judge Daniel S. Opperman.Flint

In re:

Johnie Ray Jones and Jennifer Jayne Jones

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on or before May 08, 2017, I served a copy of this Notice and all attachments upon each of the entities named below by the court's notice of electronic filing or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid, addressed to each of them as follows:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:

Johnie Ray Jones
Jennifer Jayne Jones
512 Center Street
Clio, MI 48420-1130

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid:

Juanita L. Massey
1000 Beach Street
Ste. B
Flint, MI 48502

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid:

Carl Bekofske
400 N. Saginaw Street
Suite 331
Flint, MI 48502

/s/ Alicia Fisher

4 S Technologies, LLC
(as authorized agent for Wells Fargo Bank, N.A.)

**WELLS
FARGO****HOME
MORTGAGE**Return Mail Operations
PO Box 14547
Des Moines, IA 50306-4547JOHNIE R JONES
512 CENTER ST
CLIO MI 48420**Escrow Review Statement**

For informational purposes only

Statement Date:

April 5, 2017

Loan number:**Property address:**512 CENTER ST
CLIO MI 48420-1130**Customer Service****Online**
wellsfargo.com**Telephone**
1-800-340-0473**Correspondence**
PO Box 10335
Des Moines, IA 50306**Hours of operation**
Mon - Fri 7 a.m. - 8 p.m. CT**To learn more, go to:**
wellsfargo.com/escrow

We accept telecommunications relay service calls

PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the loan and are provided for informational purposes only.

These amounts are governed by the terms of the loan unless otherwise reduced by an order of the bankruptcy court.

We reviewed the escrow account, here's what we found:

- **Required Minimum Balance:** The escrow account balance is projected to fall below the required minimum balance. This means there is a **shortage**.
- **Future payments:** Based on what we expect to pay, as of June 1, 2017, the escrow portion of the payment will **increase**.

The escrow account has a shortage of
\$3.13**Part 1 - Mortgage payment****Option 1****Pay the shortage amount over 12 months**

	Current payment [§]	New payment
Principal and/or interest	\$406.65	\$406.65
Escrow payment	\$223.71	\$224.04
Total payment amount	\$630.36	\$630.69

Option 2**Pay the shortage amount of \$3.13**

	Current payment [§]	New payment
Principal and/or interest	\$406.65	\$406.65
Escrow payment	\$223.71	\$223.78
Total payment amount	\$630.36	\$630.43

[§]Current payment represents the next contractual payment on this loan.

Note: If this is an adjustable rate mortgage (ARM), a separate notice will be sent before the payment is scheduled to change.

Option 1: No action required

Starting **June 1, 2017** the new contractual payment amount will be **\$630.69**

Option 2: Pay shortage in full

Starting **June 1, 2017** the new contractual payment amount will be **\$630.43**

See Page 2 for additional details.

**WELLS
FARGO****HOME
MORTGAGE**

Note: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this coupon is being provided for informational purposes only. If your Chapter 13 plan calls for your Chapter 13 Trustee to make the on-going post-petition mortgage payments, please contact your attorney or the Trustee's office before directly sending any amounts relating to this escrow shortage

JOHNIE R JONES

Wells Fargo Home Mortgage
PO Box 10394
Des Moines, IA 50306-0394

The escrow account review indicates a shortage. You may voluntarily choose **Option 2** to pay the shortage in full now and the mortgage payment will be **\$630.43**.

Please detach this coupon and mail it along with the check for \$3.13 to the address that appears on this coupon.

Part 2 - Payment calculations

For the past review period, the amount of the escrow items was \$1,489.29. For the coming year, we expect the amount paid from escrow to be \$2,685.29.

How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the total amount by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods.

Escrow comparison

	02/16 - 01/17 (Actual)	07/16 - 06/17 (Actual)	09/16 - 04/17 (Actual)	06/17 - 05/18 (Projected)		# of months		New monthly escrow amount
Property taxes	\$1,489.29	\$1,489.29	\$1,489.29	\$1,489.29	÷	12	=	\$124.11
Property insurance	\$1,196.00	\$0.00	\$0.00	\$1,196.00	÷	12	=	\$99.67
Total taxes and insurance	\$2,685.29	\$1,489.29	\$1,489.29	\$2,685.29	÷	12	=	\$223.78
Escrow shortage	\$0.00	\$146.91	\$0.00	\$3.13	÷	12	=	\$0.26**
Total escrow	\$2,685.29	\$1,636.20	\$1,489.29	\$2,688.42	÷	12	=	\$224.04

**This amount is added to the payment if Option 1 on page 1 is selected.

Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance September, 2017		\$300.78	(Calculated in Part 3 - Escrow account projections table)
Bankruptcy adjustment [†]	+	\$143.65	
Minimum balance for the escrow account [‡]	-	\$447.56	(Calculated as: \$223.78 X 2 months)
Escrow shortage	=	-\$3.13	

[†]This adjustment of \$143.65, is the remaining amount of the pre-petition escrow shortage included in our proof of claim being paid through the confirmed bankruptcy plan.

[‡]The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance. To calculate the cash reserve for the escrow account, we add up the total of the yearly escrow payments, and divide by 12. We take this amount and multiply it by 2 as allowed by state laws and/or the mortgage contract to determine the cash reserve.

Important messages

Wells Fargo is changing the way we handle escrow overage/surplus amounts. Previously, checks were sent to refund overages \$50.00 or greater, while lesser amounts simply reduced a future payment. As of June 1, 2016, checks will be sent for all refunds, regardless of amount. To learn more about escrow accounts, visit wellsfargo.com/escrow.

Part 3 - Escrow account projections

Escrow account projections from June, 2017 to May, 2018

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
May 2017			Starting balance	\$1,701.43	\$1,848.21
Jun 2017	\$223.78	\$1,196.00	FARM BUREAU GENERAL	\$729.21	\$875.99
Jul 2017	\$223.78	\$0.00		\$952.99	\$1,099.77
Aug 2017	\$223.78	\$0.00		\$1,176.77	\$1,323.55
Sep 2017	\$223.78	\$1,099.77	CLIO CITY	\$300.78	\$447.56
Oct 2017	\$223.78	\$0.00		\$524.56	\$671.34
Nov 2017	\$223.78	\$0.00		\$748.34	\$895.12
Dec 2017	\$223.78	\$389.52	CLIO CITY	\$582.60	\$729.38
Jan 2018	\$223.78	\$0.00		\$806.38	\$953.16
Feb 2018	\$223.78	\$0.00		\$1,030.16	\$1,176.94
Mar 2018	\$223.78	\$0.00		\$1,253.94	\$1,400.72
Apr 2018	\$223.78	\$0.00		\$1,477.72	\$1,624.50
May 2018	\$223.78	\$0.00		\$1,701.50	\$1,848.28
Totals	\$2,685.36	\$2,685.29			

Part 4 - Escrow account history

Escrow account activity from September, 2016 to May, 2017

Date	Deposits to escrow			Payments from escrow			Description	Escrow balance		
	Actual	Projected	Difference	Actual	Projected	Difference		Actual	Projected	Difference
Sep 2016							Starting Balance	\$521.81	\$1,323.23	-\$801.42
Sep 2016	\$0.00	\$223.46	-\$223.46	\$1,099.77	\$1,099.77	\$0.00	CLIO CITY	-\$577.96	\$446.92	-\$1,024.88
Oct 2016	\$0.00	\$223.46	-\$223.46	\$0.00	\$0.00	\$0.00		-\$577.96	\$670.38	-\$1,248.34
Nov 2016	\$0.00	\$223.46	-\$223.46	\$0.00	\$0.00	\$0.00		-\$577.96	\$893.84	-\$1,471.80
Dec 2016	\$0.00	\$223.46	-\$223.46	\$389.52	\$385.70	\$3.82	CLIO CITY	-\$967.48	\$731.60	-\$1,699.08
Jan 2017	\$0.00	\$223.46	-\$223.46	\$0.00	\$0.00	\$0.00		-\$967.48	\$955.06	-\$1,922.54
Feb 2017	\$0.00	\$223.46	-\$223.46	\$0.00	\$0.00	\$0.00		-\$967.48	\$1,178.52	-\$2,146.00
Mar 2017	\$434.06	\$223.46	\$210.60	\$0.00	\$0.00	\$0.00		-\$533.42	\$1,401.98	-\$1,935.40
Apr 2017 (estimate)	\$2,011.39	\$223.46	\$1,787.93	\$0.00	\$0.00	\$0.00		\$1,477.97	\$1,625.44	-\$147.47
May 2017 (estimate)	\$223.46	\$223.46	\$0.00	\$0.00	\$0.00	\$0.00		\$1,701.43	\$1,848.90	-\$147.47
Totals	\$2,668.91	\$2,011.14	\$657.77	\$1,489.29	\$1,485.47	\$3.82				